

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Wendy Alvarado

Debtor(s)

Case No. 15-12235

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2015.
- 2) The plan was confirmed on 08/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/17/2015, 10/06/2016.
- 5) The case was converted on 10/24/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,159.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,272.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,272.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$357.41
Other	\$15.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,372.41**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	NA	1,018.19	1,018.19	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	489.67	489.67	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	459.22	459.22	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,300.00	1,527.36	1,527.36	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	0.00	174.00	174.00	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	NA	66.90	66.90	0.00	0.00
LAKEWOOD FALLS PHASE #7 HOA	Secured	1,579.53	1,579.53	1,579.53	433.58	0.00
LVNV FUNDING	Unsecured	NA	1,440.49	1,440.49	0.00	0.00
NICOR GAS	Unsecured	344.00	175.07	175.07	0.00	0.00
OLIPHANT FINANCIAL LLC	Unsecured	NA	476.97	476.97	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	117.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	20.00	NA	NA	0.00	0.00
RADIOLOGY & NUCLEAR CONSULT/	Unsecured	13.95	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	115.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	345.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	154.00	NA	NA	0.00	0.00
TRACKERS INC/1ST MIDWEST BANK	Unsecured	2,028.87	NA	NA	0.00	0.00
TRIBUTE/FBOFD	Unsecured	1,012.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL/PROVIDIAN	Unsecured	1,014.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	1,100.00	NA	NA	0.00	0.00
AMERICAN COLLECTIONS TCF	Unsecured	154.00	NA	NA	0.00	0.00
COMP CRDT SR OBERWEIS	Unsecured	458.00	NA	NA	0.00	0.00
FINANCIAL ASSET MGMT CINGULAF	Unsecured	643.00	NA	NA	0.00	0.00
GINNYS	Unsecured	358.00	NA	NA	0.00	0.00
GOOD SAMARITAN HOSPITAL/PELLI	Unsecured	481.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEBER MEDICAL CENTER	Unsecured	26.32	NA	NA	0.00	0.00
H&R ACCOUNTS INC PALOS COMM	Unsecured	1,081.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	60.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE LOY	Unsecured	70.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE LOY	Unsecured	51.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	121.00	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	100.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CEN	Unsecured	72.23	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CEN	Unsecured	66.00	NA	NA	0.00	0.00
MCYDSNB	Unsecured	22.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	642.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	500.00	NA	NA	0.00	0.00
MIDWEST PHYSICIAN CENTER	Unsecured	50.00	NA	NA	0.00	0.00
MIDWEST PHYSICIAN GROUP LTD/IC	Unsecured	118.00	NA	NA	0.00	0.00
MRSI GOOD SAMARITAN	Unsecured	481.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO LOYOLA	Unsecured	83.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	9,997.66	9,997.66	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	29,093.36	3,466.01	3,466.01	3,466.01	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,466.01	\$3,466.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,579.53	\$433.58	\$0.00
TOTAL SECURED:	\$5,045.54	\$3,899.59	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,825.53	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,372.41</u>
Disbursements to Creditors	<u>\$3,899.59</u>

TOTAL DISBURSEMENTS : **\$8,272.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/03/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.